

**Account statement**

for Tia D Smith

Statement date: **March 26, 2008**

Account number: [REDACTED]-269

Type of account: **Revolving****Questions about your account?**

Call us at: 1-800-871-SAKS or

e-mail us at: creditservices@saks.com

**Your account at a glance**

	Your previous balance	\$2,587.54
LESS	Payments received	\$130.00 -
LESS	Credits and returns	\$0.00 -
PLUS	Purchases and other charges	\$15.00
PLUS	<b>Finance charges</b>	<b>\$46.99</b>
EQUALS	Your new balance	<b>\$2,519.53</b>

**Payment details**Minimum payment (includes any amount past due): **\$187.00**To avoid finance charges on your next statement, pay: **\$2,519.53**Your payment due date is: **April 20, 2008**You can pay by mail, at any Saks Fifth Avenue store, or on-line at  
www.saks.com/ebillsIt's only a card...  
until you turn it into something spectacular.Remember to redeem your SAKSFIRST Gift Card by  
April 30.You should have received your SAKSFIRST Gift Card in the  
mail by now. It's the perfect chance to splurge on the best  
Saks has to offer in 2008.**SAKSFIRST Points Summary\***

2008 SAKSFIRST eligible purchases through last statement	-\$170.00
Eligible purchases this period	\$0.00
Total eligible purchases YTD	-\$170.00
<b>Prior Statement Points Balance</b>	<b>-340.00</b>
Base points this period	0.00
Bonus points this period	0.00
Adjusted points this period	0.00
Redeemed points this period	0.00
<b>Your new point balance</b>	<b>-340.00</b>

FOR \$15.00 YOU CAN TAKE  
ADVANTAGE OF OUR PAY BY  
PHONE PROGRAM. AVOID FURTHER  
COLLECTION ACTIVITY. CALL  
1-800-221-8344

See page 2 for details of your account activity

Page 1 of 4

**SAKSFIRST**Credit Services  
P.O. BOX 10327  
JACKSON MS 39289-0327**Payment slip**Make your check payable to Saks Fifth Avenue.  
Please do not send cash in the mail. Gift certificates  
or gift cards cannot be accepted as a form of  
payment.☐ New address, phone number or e-mail? Please  
provide the information on the reverse side.TIA D SMITH  
4011 HUBERT AVE  
LOS ANGELES CA 90008-2621**Tia D Smith**

Account number:

[REDACTED]-269

Your new balance:

**\$2,519.53**

Minimum payment due:

**\$187.00**

Payment due date:

**Apr 20, 2008**To avoid finance charges on  
your next statement, pay:**\$2,519.53**Amount  
enclosed: \$SAKS FIFTH AVENUE  
PO BOX 60151  
CITY OF INDUSTRY CA 91716-0151

[REDACTED] 269002519539000187007

Tia D Smith - Account Number: [REDACTED] -269

Statement date: March 26, 2008

## Summary of activity by payment plan

Payment plan	Your previous balance (\$)	- Payments received (\$)	- Credits and returns (\$)	+ Purchases and other charges (\$)	Finance charges (\$)	= Your new balance (\$)	Minimum payment (\$)
Basic	2,587.54	130.00	0.00	15.00	46.99	2,519.53	187.00
Total	2,587.54	130.00	0.00	15.00	46.99	2,519.53	187.00

## Important notice about your payments

We apply payments to your account in the following order:

1) To minimum payments that are due, 2) to plans with finance charges due, 3) to deferred plans

## Information about your finance charges

Average daily balance:	\$2,582.59	Annual percentage rate:	22.90%
Daily periodic rate:	0.06273%	Finance charges this statement:	\$46.99
Corresponding annual percentage rate this statement:	22.90%		
Billed deferred Finance charges this statement:	\$0.00		

Please see the last page of your statement for important disclosures, including grace period information.

## Your account activity this statement

Date	City and Store	Payment plan	Description	Transaction amount (\$)	Transaction total (\$)
Mar 20	Corporate		Direct Check Payment-Thank You		130.00 -
Mar 20	Corporate	Basic	Direct Check Fee		15.00

Continued next page

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STMT279 (03/07)

## Please provide details if you are changing your personal information

Name (first name, initial, last name)									
Number and street of new address									
Apartment or PO Box number									
City				State		Zip Code			
Telephone				e-mail address*					

\* When you provide your e-mail address to Saks Fifth Avenue, we'll send you e-mail updates about the latest trends, events, online catalogs, and exclusive offers. Please visit saks.com to view our privacy policy.

**Tia D Smith** - Account Number [REDACTED] 269  
**Statement date:** March 26, 2008

Enjoy all the perks the 2008 SAKSFIRST Program provides you, look out for your copy of the 2008 SAKSFIRST Welcome Booklet arriving at your doorstep early this month.

Continued next page

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### SAKSFIRST : Simply the most rewarding

SAKSFIRST Level	2008 Eligible Saks Spend	SAKSFIRST Earnings
Premier	\$1,000 - 4,999	2 Base points per dollar spent
Elite	\$5,000 - 9,999	4 Base points per dollar spent
Platinum	\$10,000 - 24,999	6 Base points per dollar spent
Diamond	\$25,000+	6 Base points per dollar spent

The eligible spend you put on your SAKSFIRST credit card at Saks Fifth Avenue stores, catalogs and saks.com determines your SAKSFIRST level. You are automatically enrolled in SAKSFIRST when you are approved for the Saks Fifth Avenue MasterCard or when you spend \$1,000 in eligible dollars on your Saks Fifth Avenue Credit Card. The higher your level, the faster you earn points. You will be eligible to receive a SAKSFIRST Gift Card valued at 1% of your entire point bank after the end of the program year. Sales tax, delivery, gratuity, alterations, repairs, restaurants, fur storage, beauty salon services and products, OFF 5TH and gift card purchases are not eligible for SAKSFIRST.

5U0183500202 NNNNNNNNNN



Tia D Smith - Account Number: [REDACTED]-269  
Statement date: March 26, 2008

saks.com

#### Billing rights summary

In Case of Errors or Questions About Your Bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Saks Fifth Avenue, P.O. Box 10298, Jackson, MS 39289-0298, as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us at 1-800-221-8340 (in U.S. including Alaska) or 1-601-592-5431 (all areas outside U.S.), but doing so will not preserve your rights.

In your letter, give us the following information:

- \* Your name and account number.
- \* The dollar amount of the suspected error.
- \* Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

"Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchase.)"

#### Important Information

**1. Use of Account:** Subject to credit approval and other conditions, all Saks Fifth Avenue revolving credit accounts may be used to make purchases in the stores operated by Saks & Company and its subsidiaries.

**2. Payments:** You may at any time pay your total indebtedness or any part of it, but you must pay at least the "Minimum Payment" shown in the Payment Details section on the first page of this statement. Payments must be made in U.S. dollars. If your check is returned unpaid by your bank for insufficient funds, we may represent your check electronically. By sending us a check for payment on your account, you authorize us either to use information from your check to initiate an electronic fund transfer from your account according to the terms of the check or to process this transaction as a check. When we use your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment, and you will not receive your check back from your bank. If you do not want your checks to be converted to an electronic fund transfer, please call customer service at the phone number on the front of this billing statement.

**3. Avoiding Additional Finance Charge:** To avoid additional Finance Charges next month, we must receive your payment of the full amount "To Avoid Finance Charges On Your Next Statement" shown in the Payment Details section by the Payment Due Date shown on the first page of this statement. For deferred plans (Waived Finance Charge Plan), no Finance Charge will be applied to the deferred balance during the deferred period. At the end of the deferred period, the deferred balance will

become subject to Finance Charges, the Minimum Payment requirement, and other terms of your Account. Finance Charges are not applicable to accounts or plans that expressly provide for no Finance Charges.

**4. Balance Method for Computing Finance Charge:** We figure the Finance Charge on your Account by applying the Daily Periodic Rate to an amount equal to the Average Daily Balance times the number of days in the billing cycle. To get the "Daily Balance" we take the beginning balance of your Account each day, add all new purchases and all billed and unpaid Finance Charges, credit insurance premiums or debt cancellation fees, late fees, returned check fees, and other fees and subtract all payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the "Average Daily Balance". If your Account has a variable rate, your Annual Percentage Rate and Daily Periodic Rate may vary.

**5. Disputed Amounts:** All written communications concerning disputed amount, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", you tender with other conditions or limitations, or you otherwise tender as full satisfaction of disputed amount, must be sent to us at the address for billing inquiries shown below.

**6. Telephone Monitoring:** In order to assure that you receive the best possible customer service, and that our Associates are complying with our policies and all applicable laws in their contacts with you, on occasion a second Associate may listen to customer calls.

**7. Credit Balance:** A minus sign (-) next to the amount shown as Your New Balance in the Your Account at a Glance section on the first page of this statement means that there is a credit balance in your Account. This is money we owe you. You can make charges against this amount or obtain a cash refund of the full amount by writing to us at Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327. Any amount remaining in your Account that is not charged against or refunded upon request, that is over \$1.00, will be refunded automatically within 30 days after the expiration of six months. Please include your signature and your Account number on all correspondence.

**8. Past Due Accounts:** If your Account is past due, we have included a message about that on the first page of this statement. We are required by certain state laws to tell you that: (a) this is an attempt to collect a debt and any information obtained will be used for that purpose; (b) a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations.

**9.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**10. Disputes About Credit Information We Reported:** If you believe we reported inaccurate information about you to a consumer reporting agency, write us at Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327. Identify the information, and tell us why you believe it is incorrect or incomplete. If you have a copy of the credit report that includes the disputed information, please send a copy of that report to us as well.

SAKSFIRST



## Account statement

for Tia D Smith

Statement date: **February 26, 2008**

Account number: **[REDACTED]-269**

Type of account: **Revolving**

## Questions about your account?

Call us at: 1-800-871-SAKS or

e-mail us at: [creditservices@saks.com](mailto:creditservices@saks.com)

## Your account at a glance

Your previous balance	\$2,807.94
LESS Payments received	\$125.00 -
LESS Credits and returns	\$184.02 -
PLUS Purchases and other charges	\$35.00
PLUS <b>Finance charges</b>	<b>\$53.62</b>
EQUALS Your new balance	<b>\$2,587.54</b>

## Payment details

Minimum payment (includes any amount past due): **\$216.00**

To avoid finance charges on your next statement, pay: **\$2,587.54**

Your payment due date is: **March 22, 2008**

You can pay by mail, at any Saks Fifth Avenue store, or on-line at [www.saks.com/ebills](http://www.saks.com/ebills)

Give the ultimate gift for discerning shoppers: the Saks Fifth Avenue Gift Card. To order, visit any Saks store or [saks.com](http://saks.com), or call 800.347.9177.

## SAKSFIRST Points Summary\*

2008 SAKSFIRST eligible purchases through last statement	\$0.00
Eligible purchases this period	-\$170.00
Total eligible purchases YTD	-\$170.00
<b>Prior Statement Points Balance</b>	<b>0.00</b>
<b>Base points</b> this period	<b>-340.00</b>
<b>Bonus points</b> this period	<b>0.00</b>
<b>Adjusted points</b> this period	<b>0.00</b>
<b>Redeemed points</b> this period	<b>0.00</b>
<b>Your new point balance</b>	<b>-340.00</b>

FOR \$15.00 YOU CAN TAKE ADVANTAGE OF OUR PAY BY PHONE PROGRAM. AVOID FURTHER COLLECTION ACTIVITY. CALL 1-800-221-8344

See page 2 for details of your account activity

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## SAKSFIRST

Credit Services  
P.O. BOX 10327  
JACKSON MS 39289-0327

## Payment slip

Make your check payable to Saks Fifth Avenue. Please do not send cash in the mail. Gift certificates or gift cards cannot be accepted as a form of payment.

☐ New address, phone number or e-mail? Please provide the information on the reverse side.

## Tia D Smith

Account number:

**[REDACTED]-269**

Your new balance:

**\$2,587.54**

Minimum payment due:

**\$216.00**

Payment due date:

**Mar 22, 2008**

To avoid finance charges on your next statement, pay:

**\$2,587.54**

Amount enclosed: \$

TIA D SMITH  
4011 HUBERT AVE  
LOS ANGELES CA 90008-2621

SAKS FIFTH AVENUE  
PO BOX 60151  
CITY OF INDUSTRY CA 91716-0151



269002587544000216003

Tia D Smith - Account Number: [REDACTED] 269

saks.com

Statement date: February 26, 2008

## Summary of activity by payment plan

Payment plan	Your previous balance (\$)	Payments received (\$)	Credits and returns (\$)	Purchases and other charges (\$)	Finance charges (\$)	Your new balance (\$)	Minimum payment (\$)
Basic	2,807.94	125.00	184.02	35.00	53.62	2,587.54	216.00
Total	2,807.94	125.00	184.02	35.00	53.62	2,587.54	216.00

## Important notice about your payments

We apply payments to your account in the following order:

1) To minimum payments that are due, 2) to plans with finance charges due, 3) to deferred plans

## Information about your finance charges

Average daily balance:	\$2,756.86	Annual percentage rate:	22.90%
Daily periodic rate:	0.06273%	Finance charges this statement:	\$53.62
Corresponding annual percentage rate this statement:	22.90%		
Billed deferred Finance charges this statement:	\$0.00		

Please see the last page of your statement for important disclosures, including grace period information.

## Your account activity this statement

Date	City and Store	Payment plan	Description	Transaction amount (\$)	Transaction total (\$)
Feb 19	Beverly Hills CA Wilshire Blvd		Payments		125.00 -
Feb 25	Corporate	Basic	Late Charge Assessment		35.00
Feb 19	Beverly Hills CA Wilshire Blvd	Basic	Marc Jacobs (Fragrances)	125.00 -	
			Sales Tax	10.31 -	135.31 -
Feb 19	Wilshire Blvd	Basic	Tory Burch Ballets/Flats	45.00 -	
			Sales Tax	3.71 -	48.71 -

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## Please provide details if you are changing your personal information

Name (first name, initial, last name)											
Number and street of new address										Apartment or PO Box number	
City						State		Zip Code			
Telephone						e-mail address*					

\* When you provide your e-mail address to Saks Fifth Avenue, we'll send you e-mail updates about the latest trends, events, online catalogs, and exclusive offers. Please visit saks.com to view our privacy policy.



**Tia D Smith** - Account Number: [REDACTED] -269  
**Statement date:** February 26, 2008

Turn everything you buy outside of Saks...

...into things you love inside of Saks. Upgrade to the Saks Fifth Avenue World Elite™ MasterCard® to receive:

- Points toward SAKSFIRST Gift Cards anywhere you shop
- \$25 SAKSFIRST Gift Card with your first purchase outside Saks
- Exclusive travel benefits and upgrades

Call 800.871.SAKS or visit [saks.com/apply](http://saks.com/apply)

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### SAKSFIRST : Simply the most rewarding

#### SAKSFIRST Level

Premier  
Elite  
Platinum  
Diamond

#### 2008 Eligible Saks Spend

\$1,000 - 4,999  
\$5,000 - 9,999  
\$10,000 - 24,999  
\$25,000+

#### SAKSFIRST Earnings

2 Base points per dollar spent  
4 Base points per dollar spent  
6 Base points per dollar spent  
6 Base points per dollar spent

The eligible spend you put on your SAKSFIRST credit card at Saks Fifth Avenue stores, catalogs and [saks.com](http://saks.com) determines your SAKSFIRST level. You are automatically enrolled in SAKSFIRST when you are approved for the Saks Fifth Avenue MasterCard or when you spend \$1,000 in eligible dollars on your Saks Fifth Avenue Credit Card. The higher your level, the faster you earn points. You will be eligible to receive a SAKSFIRST Gift Card valued at 1% of your entire point bank after the end of the program year. Sales tax, delivery, gratuity, alterations, repairs, restaurants, fur storage, beauty salon services and products, OFF 5TH and gift card purchases are not eligible for SAKSFIRST.

230151440202 NNNNNNNNNNN

Tia D Smith - Account Number [REDACTED] 269

Statement date: February 26, 2008

**Billing rights summary****In Case of Errors or Questions About Your Bill.**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Saks Fifth Avenue, P.O. Box 10298, Jackson, MS 39289-0298, as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us at 1-800-223-8340 (in U.S. including Alaska) or 1-601-592-5431 (all areas outside U.S.), but doing so will not preserve your rights.

In your letter, give us the following information:

- \* Your name and account number.
  - \* The dollar amount of the suspected error.
  - \* Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**\*Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchase.)

**Important information**

**1. Use of Account:** Subject to credit approval and other conditions, all Saks Fifth Avenue revolving credit accounts may be used to make purchases in the stores operated by Saks & Company and its subsidiaries.

**2. Payments:** You may at any time pay your total indebtedness or any part of it, but you must pay at least the "Minimum Payment" shown in the Payment Details section on the first page of this statement. Payments must be made in U.S. dollars. If your check is returned unpaid by your bank for insufficient funds, we may represent your check electronically. By sending us a check for payment on your account, you authorize us either to use information from your check to initiate an electronic fund transfer from your account according to the terms of the check or to process this transaction as a check. When we use your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment, and you will not receive your check back from your bank. If you do not want your checks to be converted to an electronic fund transfer, please call customer service at the phone number on the front of this billing statement.

**3. Avoiding Additional Finance Charge:** To avoid additional Finance Charges next month, we must receive your payment of the full amount "To Avoid Finance Charges On Your Next Statement" shown in the Payment Details section by the Payment Due Date shown on the first page of this statement. For deferred plans (Waived Finance Charge Plan), no Finance Charge will be applied to the deferred balance during the deferred period. At the end of the deferred period, the deferred balance will become subject to Finance Charges, the Minimum Payment

requirement, and other terms of your Account. Finance Charges are not applicable to accounts or plans that expressly provide for no Finance Charges.

**4. Balance Method for Computing Finance Charge:** We figure the Finance Charge on your Account by applying the Daily Periodic Rate to an amount equal to the Average Daily Balance times the number of days in the billing cycle. To get the "Daily Balance" we take the beginning balance of your Account each day, add all new purchases and all billed and unpaid Finance Charges, credit insurance premiums or debt cancellation fees, late fees, returned check fees, and other fees and subtract all payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the "Average Daily Balance". For purposes of determining the Daily Balance of the Previous Cycle, the only purchases considered are new purchases on which Finance Charges were not imposed in the Previous Cycle. **If your Account has a variable rate, your Annual Percentage Rate and Daily Periodic Rate may vary.**

**5. Disputed Amounts:** All written communications concerning disputed amount, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", you tender with other conditions or limitations, or you otherwise tender as full satisfaction of disputed amount, must be sent to us at the address for billing inquiries shown below.

**6. Telephone Monitoring:** In order to assure that you receive the best possible customer service, and that our Associates are complying with our policies and all applicable laws in their contacts with you, on occasion a second Associate may listen to customer calls.

**7. Credit Balances:** A minus sign (-) next to the amount shown as Your New Balance in the Your Account at a Glance section on the first page of this statement means that there is a credit balance in your Account. This is money we owe you. You can make charges against this amount or obtain a cash refund of the full amount by writing to us at: Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327. Any amount remaining in your Account that is not charged against or refunded upon request, that is over \$1.00, will be refunded automatically within 30 days after the expiration of six months. Please include your signature and your Account number on all correspondence.

**8. Past Due Accounts:** If your Account is past due, we have included a message about that on the first page of this statement. We are required by certain state laws to tell you that: (a) this is an attempt to collect a debt and any information obtained will be used for that purpose; (b) a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations.

**9.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**10. Disputes About Credit Information We Reported:** If you believe we reported inaccurate information about you to a consumer reporting agency, write us at Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327, identify the information, and tell us why you believe it is incorrect or incomplete. If you have a copy of the credit report that includes the disputed information, please send a copy of that report to us as well.

SAKS FIRST



Cmg # 661866793

**Account statement**

for Tia D Smith

Statement date: **October 26, 2007**

Account number: [REDACTED]-269

Type of account: **Revolving****Questions about your account?**

Call us at: 1-800-871-SAKS or

e-mail us at: creditservices@saks.com

**Your account at a glance**

	Your previous balance	\$2,645.21
LESS	Payments received	\$110.00-
LESS	Credits and returns	\$0.00-
PLUS	Purchases and other charges	\$0.00
PLUS	<b>Finance charges</b>	<b>\$50.68</b>
EQUALS	Your new balance	<b>\$2,585.89</b>

**Payment details**Minimum payment (includes any amount past due): **\$104.00**To avoid finance charges on your next statement, pay: **\$2,585.89**Your payment due date is: **November 20, 2007**You can pay by mail, at any Saks Fifth Avenue store, or on-line at  
www.saks.com/ebills

Gift it right every time.

Treat someone special to a Saks Gift Card  
in any amount you choose.  
See any Saks Associate or visit saks.com.

**SaksFirst Points Summary\***

2007 SaksFirst eligible purchases through last statement	\$2,013.82
Eligible purchases this period	\$0.00
Total eligible purchases YTD	\$2,013.82
<b>Prior Statement Points Balance</b>	<b>8,626.28</b>
Base points this period	0.00
Bonus points this period	0.00
Adjusted points this period	0.00
Redeemed points this period	0.00
<b>Your new point balance</b>	<b>8,626.28</b>

As a SaksFirst member with more than \$1000 YTD eligible purchases, you earn 2 base points per dollar eligible spend. Upon reaching \$5,000 in eligible purchases this year, you will receive 4 points per eligible dollar. You can earn an unlimited number of points!

**Louis Vuitton  
joins  
SAKSFIRST**

All Louis Vuitton purchases are now  
eligible for SAKSFIRST points\*

\*Louis Vuitton purchases are only available for SAKSFIRST base points and SAKSFIRST Double Points. Louis Vuitton purchases are not available for SAKSFIRST Triple Points. Terms and Conditions of the SAKSFIRST program apply.

See page 2 for details of your account activity

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SAKSFIRST

Credit Services  
P.O. BOX 10327  
JACKSON MS 39289-0327

**Payment slip**

Make your check payable to Saks Fifth Avenue.  
Please do not send cash in the mail. Gift certificates  
or gift cards cannot be accepted as a form of  
payment.

☐ New address, phone number or e-mail? Please  
provide the information on the reverse side.

TIA D SMITH  
4011 HUBERT AVE  
LOS ANGELES CA 90008-2621

**Tia D Smith**

Account number:  
**1019-049-269**

Your new balance: **\$2,585.89**Minimum payment due: **\$104.00**Payment due date: **Nov 20, 2007**

To avoid finance charges on  
your next statement, pay: **\$2,585.89**

Amount  
enclosed: \$

SAKS FIFTH AVENUE  
PO BOX 60151  
CITY OF INDUSTRY CA 91716-0151



269002585894000104000

Tia D Smith - Account Number: [REDACTED] 269

Statement date: October 26, 2007

## Summary of activity by payment plan

Payment plan	Your previous balance (\$)	Payments received (\$)	Credits and returns (\$)	Purchases and other charges (\$)	Finance charges (\$)	Your new balance (\$)	Minimum payment (\$)
Basic	2,645.21	110.00	0.00	0.00	50.68	2,585.89	104.00
Total	2,645.21	110.00	0.00	0.00	50.68	2,585.89	104.00

## Important notice about your payments

We apply payments to your account in the following order:

1) To minimum payments that are due, 2) to plans with finance charges due, 3) to deferred plans

## Information about your finance charges

Average daily balance:	\$2,607.55	Annual percentage rate:	23.65%
Daily periodic rate:	0.06479%	Finance charges this statement:	\$50.68
Corresponding annual percentage rate this statement:	23.65%		
Billed deferred Finance charges this statement:	\$0.00		

Please see the last page of your statement for important disclosures, including grace period information.

## Your account activity this statement

Date	City and Store	Payment plan	Description	Transaction amount (\$)	Transaction total (\$)
Oct 10	Corporate		Electronic Payment-Thank You		110.00 •

Continued next page

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STMT279 (03/07)

## Please provide details if you are changing your personal information

Name (first name, initial, last name)	
Number and street of new address	Apartment or PO Box number
City	State Zip Code
Telephone	e-mail address*

\* When you provide your e-mail address to Saks Fifth Avenue, we'll send you e-mail updates about the latest trends, events, online catalogs, and exclusive offers. Please visit saks.com to view our privacy policy.



**Tia D Smith** - Account Number: [REDACTED]-269  
**Statement date:** October 26, 2007

Introducing the little black card.

Upgrade to the Saks Fifth Avenue World Elite™ MasterCard®, take it out on the town, and receive:

- \$25 Saks Gift Card with your first purchase outside Saks
- Points toward SAKSFIRST Gift Cards anywhere you shop
- Exclusive travel benefits and upgrades, including complimentary companion airline tickets.

Call 800.871.SAKS or visit [saks.com/apply](http://saks.com/apply).

Continued next page

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#### 2007 Eligible Saks Spend

#### SaksFirst Points

From \$1 up to \$5,000	2 Base points per dollar spend
From \$5,000 up to \$10,000	4 Base points per dollar spend
From \$10,000 and beyond	6 Base points per dollar spend

The eligible spend you charge on your SaksFirst credit card or Saks Fifth Avenue MasterCard at Saks Fifth Avenue stores, catalogs and [saks.com](http://saks.com) determines your SaksFirst level. You are automatically enrolled in SaksFirst when you have a Saks Fifth Avenue Mastercard or once you've spent \$1,000 eligible dollars on your SaksFirst Credit Card. The more you spend, the faster you earn points. You will be eligible to receive a Bonus Reward Card valued at 1% of your entire point bank soon after the end of the program period. Sales tax, delivery, gratuity, alterations, repairs, restaurants, fur storage, beauty salon services and products, OFF 5TH, Louis Vuitton and gift card purchases are not eligible for SaksFirst.

PRO10554022 NNNNNNNNNN

Tia D Smith - Account Number: [REDACTED] -269

Statement date: October 26, 2007

**Billing rights summary**

In Case of Errors or Questions About Your Bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Saks Fifth Avenue, P.O. Box 10298, Jackson, MS 39289-0298, as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us at 1-800-221-8340 (in U.S., including Alaska) or 1-601-592-5431 (all areas outside U.S.), but doing so will not preserve your rights.

In your letter, give us the following information:

- \* Your name and account number.
  - \* The dollar amount of the suspected error.
  - \* Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

"Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of the purchase.)"

**Important information**

**1. Use of Account:** Subject to credit approval and other conditions, all Saks Fifth Avenue revolving credit accounts may be used to make purchases in the stores operated by Saks & Company and its subsidiaries.

**2. Payments:** You may at any time pay your total indebtedness or any part of it, but you must pay at least the "Minimum Payment" shown in the Payment Details section on the first page of this statement. Payments must be made in U.S. dollars. If your check is returned unpaid by your bank for insufficient funds, we may represent your check electronically. By sending us a check for payment on your account, you authorize us either to use information from your check to initiate an electronic fund transfer from your account according to the terms of the check or to process this transaction as a check. When we use your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment, and you will not receive your check back from your bank. If you do not want your checks to be converted to an electronic fund transfer, please call customer service at the phone number on the front of this billing statement.

**3. Avoiding Additional Finance Charge:** To avoid additional Finance Charges next month, we must receive your payment of the full amount "To Avoid Finance Charges On Your Next Statement" shown in the Payment Details section by the Payment Due Date shown on the first page of this statement. For deferred plans (Waived Finance Charge Plan), no Finance Charge will be applied to the deferred balance during the deferred period. At the end of the deferred period, the deferred balance will become subject to Finance Charges, the Minimum Payment

requirement, and other terms of your Account. Finance Charges are not applicable to accounts or plans that expressly provide for no Finance Charges.

**4. Balance Method for Computing Finance Charge:** We figure the Finance Charge on your Account by applying the Daily Periodic Rate to an amount equal to the Average Daily Balance times the number of days in the billing cycle. To get the "Daily Balance" we take the beginning balance of your Account each day, add all new purchases and all billed and unpaid Finance Charges, credit insurance premiums or debt cancellation fees, late fees, returned check fees, and other fees and subtract all payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the "Average Daily Balance". For purposes of determining the Daily Balance of the Previous Cycle, the only purchases considered are new purchases on which Finance Charges were not imposed in the Previous Cycle. **If your Account has a variable rate, your Annual Percentage Rate and Daily Periodic Rate may vary.**

**5. Disputed Amounts:** All written communications concerning disputed amount, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", you tender with other conditions or limitations, or you otherwise tender as full satisfaction of disputed amount, must be sent to us at the address for billing inquiries shown below.

**6. Telephone Monitorings:** In order to assure that you receive the best possible customer service, and that our Associates are complying with our policies and all applicable laws in their contacts with you, on occasion a second Associate may listen to customer calls.

**7. Credit Balances:** A minus sign (-) next to the amount shown as Your New Balance in the Your Account at a Glance section on the first page of this statement means that there is a credit balance in your Account. This is money we owe you. You can make charges against this amount or obtain a cash refund of the full amount by writing to us at: Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327. Any amount remaining in your Account that is not charged against or refunded upon request, that is over \$100, will be refunded automatically within 30 days after the expiration of six months. Please include your signature and your Account number on all correspondence.

**8. Paid Due Accounts:** If your Account is past due, we have included a message about that on the first page of this statement. We are required by certain state laws to tell you that: (a) this is an attempt to collect a debt and any information obtained will be used for that purpose; (b) a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations.

**9.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**10. Dispute About Credit Information We Reported:** If you believe we reported inaccurate information about you to a consumer reporting agency, write us at Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327, identify the information, and tell us why you believe it is incorrect or incomplete. If you have a copy of the credit report that includes the disputed information, please send a copy of that report to us as well.

SAKSFIRST



**Account statement**

for Tia D Smith

Statement date: **September 26, 2007**

Account number: [REDACTED] 269

Type of account: **Revolving****Questions about your account?**

Call us at: 1-800-871-SAKS or

e-mail us at: creditservices@saks.com

**Your account at a glance**

Your previous balance	\$1,337.79
LESS Payments received	\$140.00-
LESS Credits and returns	\$0.00-
PLUS Purchases and other charges	\$1,406.51
PLUS <b>Finance charges</b>	\$40.91
<b>EQUALS Your new balance</b>	<b>\$2,645.21</b>

**Payment details**Minimum payment (includes any amount past due): **\$106.00**To avoid finance charges on your next statement, pay: **\$2,645.21**Your payment due date is: **October 21, 2007**You can pay by mail, at any Saks Fifth Avenue store, or on-line at  
www.saks.com/ebills

Want It!

Nine Styles. Hundreds of designers. Beginning September 10, fall's most coveted runway trends arrive at Saks Fifth Avenue.

**SaksFirst Points Summary\***

2007 SaksFirst eligible purchases through last statement	\$714.50
Eligible purchases this period	\$1,299.32
Total eligible purchases YTD	\$2,013.82
<b>Prior Statement Points Balance</b>	<b>3,429.00</b>
<b>Base points</b> this period	<b>2,598.64</b>
<b>Bonus points</b> this period	<b>2,598.64</b>
<b>Adjusted points</b> this period	<b>0.00</b>
<b>Redeemed points</b> this period	<b>0.00</b>
<b>Your new point balance</b>	<b>8,626.28</b>

As a SaksFirst member with more than \$100 YTD eligible purchases, you earn 2 base points per dollar eligible spend. Upon reaching \$5,000 in eligible purchases this year, you will receive 4 points per eligible dollar. You can earn an unlimited number of points!

**Example Reward Chart \*\***

If your total point balance reaches...	Your year-end award will be...
10,000	\$100
15,000	\$150
20,000	\$200

See page 2 for details of your account activity

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SAKSFIRST

Credit Services  
P.O. BOX 10327  
JACKSON MS 39289-0327**Payment slip**

Make your check payable to Saks Fifth Avenue. Please do not send cash in the mail. Gift certificates or gift cards cannot be accepted as a form of payment.

☐ New address, phone number or e-mail? Please provide the information on the reverse side.TIA D SMITH  
4011 HUBERT AVE  
LOS ANGELES CA 90008-2621**Tia D Smith**

Account number:

[REDACTED] -269

Your new balance: **\$2,645.21**Minimum payment due: **\$106.00**Payment due date: **Oct 21, 2007**To avoid finance charges on your next statement, pay: **\$2,645.21**

Amount enclosed: \$

SAKS FIFTH AVENUE  
PO BOX 60151  
CITY OF INDUSTRY CA 91716-0151

269002645219000106003

Tia D Smith - Account Number: [REDACTED] -269

Statement date: September 26, 2007

## Summary of activity by payment plan

Payment plan	Your previous balance (\$)	Payments received (\$)	Credits and returns (\$)	Purchases and other charges (\$)	Finance charges (\$)	Your new balance (\$)	Minimum payment (\$)
Basic	1,337.79	140.00	0.00	1,406.51	40.91	2,645.21	106.00
Total	1,337.79	140.00	0.00	1,406.51	40.91	2,645.21	106.00

## Important notice about your payments

We apply payments to your account in the following order:

1) To minimum payments that are due, 2) to plans with finance charges due, 3) to deferred plans

## Information about your finance charges

Average daily balance:	\$2,036.89	Annual percentage rate:	23.65%
Daily periodic rate:	0.06479%	Finance charges this statement:	\$40.91
Corresponding annual percentage rate this statement:	23.65%		
Billed deferred Finance charges this statement:	\$0.00		

Please see the last page of your statement for important disclosures, including grace period information.

## Your account activity this statement

Date	City and Store	Payment plan	Description	Transaction amount (\$)	Transaction total (\$)
Sep 10	Beverly Hills CA Wilshire Blvd		Payments		140.00 -
Sep 10	Wilshire Blvd	Basic	Lipcolour(Cosmetics)	17.50	
			Lipcolour(Cosmetics)	17.50	
			Deposit-Memo	20.00 -	
			Sales Tax	2.88	17.88
Sep 10	Wilshire Blvd	Basic	Sheath Dress	198.90	

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STMT279 (03/07)

## Please provide details if you are changing your personal information

Name (first name, initial, last name)			
Number and street of new address			Apartment or PO Box number
City	State	Zip Code	
Telephone	e-mail address*		

\* When you provide your e-mail address to Saks Fifth Avenue, we'll send you e-mail updates about the latest trends, events, online catalogs, and exclusive offers. Please visit [saks.com](http://saks.com) to view our privacy policy.